

LIST OF ISSUES AND PROGRAMS

OCTOBER 1-DECEMBER 31, 2014

**WSB-AM
&
WSBB-FM
NEWS/TALK 750 WSB**

**COX RADIO, INC.
ATLANTA, GEORGIA**

ISSUES AND ANSWERS

DURING THE PERIOD OCTOBER 1-DECEMBER 31, 2014
THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WSB-AM & WSBB-FM:

POLITICS / GOVERNMENT / FOREIGN AFFAIRS
CONSUMER / FINANCIAL / CHARITY
EDUCATION
CRIME / SAFETY / SCAMS
HEALTH / ENVIRONMENT / RELIGIOUS
TECHNOLOGY / ART & ENTERTAINMENT
FAMILY / SELF-HELP / RELATIONSHIP
EMPLOYMENT/BUSINESS
WOMEN / MINORITY

WSB-AM & WSBB-FM
OCTOBER 1-DECEMBER 31, 2014

<u>LIST OF PROGRAMS</u>	<u>AIRTIMES</u>	<u>LENGTH</u>	<u>PROGRAM DESCRIPTION</u>
PERSPECTIVES	SUN 6:00AM MON 12:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH LOCAL ISSUES OR TOPICS OF PARTICULAR MINORITY INTEREST.
BUSINESS IN THE BLACK	MON 1:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH MINORITY BUSINESS AND COMMUNITY ISSUES.
HEALTH TALK ATLANTA	SUN 5:00AM	50 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH VARIOUS TYPES OF MEDICAL INFORMATION.
HERMAN CAIN SHOW	M-F 8:30A-12PM	4.5 HOURS	LOCALLY PRODUCED –LIVE, POLITICAL AND LOCAL ISSUES WITH CALL INS
THE CLARK HOWARD SHOW	M-F 1PM-3PM	2 HOURS	LOCALLY PRODUCED CONSUMER AFFAIRS ADVICE SHOW. LISTENERS CALL IN TO ASK CONSUMER ADVICE.

*EXCEPT WHEN PRE-EMPTED BY PLAY-BY-PLAY SPORTS

*LENGTHS OF PROGRAMS ARE APPROXIMATE

WSB-AM & WSBB-FM OCTOBER 1-DECEMBER 31, 2014

CHARITY PROJECTS – 4TH Quarter

2014 News/Talk WSB's Fourth Quarter Community Events

10/1/14 through 12/31/14-American Cancer Society volunteer program

Air-time was donated, in the form of :60 Public Service Announcements, with the goal of soliciting volunteers for the American Cancer Society who will take the cancer patients to their treatment appointments, when the patients have no other transportation. This effort was coordinated with the Atlanta Chapter of the American Cancer Society, as an effort that needed promotion and volunteers. WSB allocated 120 :60-second PSA for the campaign.

11/5/14 through 11/29/14-Ronald McDonald House fundraiser

The radio station devoted air time and digital presence to the Atlanta campaign to raise money for the construction of a non-profit Ronald McDonald House at the Scottish Rite campus of Children's Health Care of Atlanta. WSB hosts Clark Howard and Scott Slade donated \$26,000 for this campaign, and the effort raised more than \$80,000 for the charity, which offers free housing to parents and families of young patients in the Children's hospital.

12/5/14 through 12/13/14 -Clark Howard's Christmas Kids.

The radio station devoted air time and many dozens of man-hours to the cause of supporting the State of Georgia's 'Secret Santa' program, which collects donations of toys, gifts and cash in order to fill Christmas Gift wish lists for Georgia's foster children. The effort collected gifts for 5,300 children throughout the Metro Atlanta area, and beyond through nearly every county in the state of Georgia.

12/8/14-12/13/14-Toys for Tots event

Three hours of live air-time was donated via remote, at an event staged in Lithia Springs, Georgia, for the purpose of garnering toy donations for the Marine's Toys for Tots, a non-profit organization and effort that benefits the underprivileged in Georgia and Atlanta. Additionally, leading up to the event, WSB aired Twenty Five :30 and :60-second Promos to publicize the charity effort.

PROGRAMMING:

IN ADDITION TO THE DESCRIPTIVE PROGRAMS LISTED ON THE PREVIOUS PAGE, WSB-AM WSBB-FM'S NEWS/TALK FORMAT PROVIDES A FORUM/VENUE TO ADDRESS ISSUES OF CONCERN TO ATLANTA, WSB-AM'S CITY OF LICENSE ON A DAILY BASIS.

24- HOUR NEWS COVERAGE-

WSB AIRS 4 HOURS OF NEWS EVERY MORNING AND ONE HOUR OF NEWS EVERY AFTERNOON, MONDAY THROUGH FRIDAY. WSB ALSO AIRS 11 MINUTES OF NEWS PER HOUR FROM 9 AM THROUGH 12 MIDNIGHT, SUNDAY THROUGH SATURDAY. WSB AIRS 5 MINUTES OF NEWS PER HOUR DURING THE REMAINING HOURS..."WHEN THE NEWS BREAKS...WE BREAK IN"

MONDAY - FRIDAY PROGRAMMING:

ATLANTA'S MORNING NEWS WITH SCOTT SLADE- 4:30AM-8:30 AM MONDAY THROUGH FRIDAY - IS A MIX OF NEWS, WEATHER, TRAFFIC, SPORTS, AND INFORMATION FEATURING SCOTT SLADE AND THE NEWS/TALK WSB NEWS, WEATHER AND TRAFFIC TEAM. THE PROGRAM FEATURES UPDATES ON THE TOP LOCAL AND NATIONAL STORIES, UPDATED NEWS FROM OVERNIGHT, WEATHER PROVIDED BY AN ON STAFF METEOROLOGIST, AIRBORNE TRAFFIC REPORTING IN CONJUNCTION WITH THE WSB THE TRAFFIC CENTER, AND UPDATES ON OVERNIGHT SPORTS AND SCORES.

ATLANTA'S EVENING NEWS WITH ERICK ERICKSON: 5PM-7PM – ERICKSON, EDITOR OF REDSTATE.COM HOSTS A TWO HOUR NEWS AND INFORMATION TALK SHOW WHERE HE DISCUSSES LOCAL ISSUES AND NATIONAL POLITICS WITH EMPHASIS ON HIS CONSERVATIVE POINT OF VIEW.WHEN BREAKING NEWS WARRANTS, NEWS/TALK WSB WILL BREAK FORMAT AND PRODUCE A SPECIAL HOUR OF NEWS PROGRAMMING SIMILAR TO AN HOUR OF ATLANTA'S MORNING NEWS WITH UPDATED NEWS, WEATHER AND TRAFFIC.

THE CLARK HOWARD SHOW: 8PM – 10PM - A PROGRAM OF CONSUMER ADVICE AND HELPFUL INFORMATION. CLARK HOWARD IS HELPING MILLIONS OF AMERICANS THROUGH EXTRAORDINARY TIMES OF FINANCIAL UPHEAVAL. HE SIMPLIFIES COMPLEX ISSUES, ALLAYS FEARS, AND OFFERS SOUND ADVICE HELPING FAMILIES THRIVE DURING FINANCIAL CRISIS.

THE ADAM GOLDFEIN SHOW: 10PM – 12AM - LIVE AND LOCAL ISSUES ORIENTATED TOPICAL TALK SHOW PROGRAM.

WEEKEND PROGRAMMING:

ONEILL OUTDOORS WITH O'NEILL WILLIAMS: SATURDAY 4 AM - 6 AM. WILLIAMS ANSWERS QUESTIONS REGARDING HUNTING, FISHING AND OUTDOOR SPORTS. PROGRAM OFTEN FEATURES GUEST EXPERTS.

LAWN & GARDEN SHOW WITH WALTER REEVES: SATURDAY 6 AM - 10 AM. REEVES ANSWERS QUESTIONS ON GARDENING, OFTEN FEATURING GUESTS WHO ARE EXPERTS IN SPECIFIC GARDENING AREAS.

HOME-FIX-IT SHOW: AIRS SATURDAY FROM 10 AM - NOON. EXPERTS IN ALL FIELDS OF HOME REPAIR AND BUILDING JOIN DAVE BAKER TO ANSWER CALLER QUESTIONS ON IMPROVING THE VALUE OF THEIR HOMES.

THE MUTUAL FUND SHOW: AIRS SATURDAY FROM NOON UNTIL 1PM. IT'S THE FIRST NATIONAL RADIO PROGRAM COVERING PRIMARILY MUTUAL FUND INVESTMENTS, AND AIRS IN OVER 65 MARKETS COAST-TO-COAST. HOST ADAM BOLD TAKES CALLS AND DELIVERS HIS INSIGHT WITH A DOWN-TO-EARTH APPROACH.

MARK ARUM: SATURDAY 3PM-6PM WITH A LIVE AND LOCAL ISSUES ORIENTED TALK PROGRAM.

DALE CARDWELL: SATURDAY 6PM – 7PM; BARTER/TRADE CONSUMER ADVICE PROGRAM;

HANDEL ON THE LAW WITH BILL HANDEL: AIRS SATURDAYS FROM 7PM–9PM; SUNDAY 5PM – 6PM; SYNDICATED LEGAL ADVICE PROGRAM HOSTED BY CALIFORNIA ATTORNEY BILL HANDEL

SEAN HANNITY WEEKEND ENCORE: SATURDAY 9PM UNTIL MIDNIGHT; RECAP OF THE BEST NEWSMAKER INTERVIEWS AND DISCUSSION FROM THE PRIOR WEEK'S BROADCAST.

ATLANTA'S MORNING NEWS SUNDAY EDITION: SUNDAY 8AM – 9AM; WEEKLY ONE HOUR MAGAZINE PROGRAM LOOKING BACK AT THE MAJOR NEWS STORIES OF THE PAST WEEK AND LOOKING AHEAD TO THE BIG STORIES COMING UP IN THE NEW WEEK. SHOW IS PRODUCED AND HOSTED BY MORNING NEWS HOST SCOTT SLADE.

MONEY MATTERS: SUNDAY 9 AM - 11AM. CERTIFIED FINANCIAL PLANNER, WESS MOSS, PROVIDES ANSWERS FOR LISTENERS ON MONEY MANAGEMENT, BUDGETING AND INVESTING.

WEEKEND PROGRAMMING:

ILYCE GLINK SHOW: SUNDAY 11AM – 1PM; REAL ESTATE AND PERSONAL FINANCE EXPERT ILYCE GLINK ANSWERS LISTENER QUESTIONS ABOUT CONSUMER ISSUES, REAL ESTATE AND PERSONAL FINANCE.

THE WEEKLY CHECK-UP: SUNDAY 3PM – 5PM; MEDICAL CALL IN SHOW HOSTED BY LOCAL PHYSICIAN BRUCE FEINBERG.

ALLEN HUNT SHOW: SUNDAY 6P-9P LOCALLY ORIGINATED TALK PROGRAM HOSTED BY FORMER PASTOR ALLEN HUNT WITH A FOCUSING ON EVERYDAY ISSUES FROM A FAITH BASED PERSPECTIVE.

KIM KOMANDO: SUNDAY 9P-12M COMPUTER AND TECHNOLOGY EXPERT OFFERS INFORMATION ON THE DIGITAL AGE WITH CONSUMER QUESTIONS ABOUT ELECTRONICS, COMPUTERS AND TECHNOLOGY.

BULLDOG HOTLINE WITH MARK RICHT: MONDAY 8PM-9PM SEPTEMBER THROUGH DECEMBER; PLAY BY PLAY ANNOUNCER LARRY MUNSON AND UNIVERSITY OF GEORGIA HEAD FOOTBALL COACH TAKE LISTENER CALLS AND DISCUSS THE PRIOR WEEK'S GAME.

BULLDOG HOTLINE WITH MARK FOX: MONDAY 8PM-9PM NOVEMBER THROUGH MARCH; PLAY BY PLAY ANNOUNCER SCOTT HOWARD AND UNIVERSITY OF GEORGIA HEAD BASKETBALL COACH TAKE LISTENR CALLS AND DISCUSS THE TEAM'S MOST RECENT GAME.

*EVENING AND WEEKEND PROGRAMS ARE SUBJECT TO PRE-EMPTION FOR LIVE PLAY-BY-PLAY SPORTS, (University of Georgia Football and Basketball)

CONTINUING RESEARCH CONDUCTED BY WSB-AM & WSBB-FM, SHOWS THAT TWO OF THE PRIMARY REASONS PEOPLE LISTEN TO THE RADIO ARE FOR WEATHER AND TRAFFIC INFORMATION. WSB-AM AIRS OVER 400 WEATHER UPDATES AND OVER 300 TRAFFIC UPDATES DURING AN AVERAGE WEEK.

News/Talk 750 WSB

Ascertainment Statement

News/Talk WSB develops on-air programming to address issues of significant concern to Atlanta and its surrounding communities.

Our news/talk format allows the radio station to address issues of concern in our city of license on a daily basis. Issues oriented programming aired daily includes the Neal Boortz Show, the Clark Howard Show, and the Erick Erickson Show.

News/Talk WSB airs 4 hours of news and information Monday through Friday morning. In addition, WSB-AM & WSBB-FM airs eleven minutes of news per hour from 9am until 12 midnight Monday through Saturday. WSB-AM & WSBB-FM carries 5 minutes of news per hour in the remaining hours.

On a quarterly basis, News/Talk WSB produces long-form special assignment reports on issues of community concern. Recent topics have included gangs, same-sex marriage, and eating disorders.

News/Talk WSB broadcasts four community affairs programs. "Perspectives" addresses multicultural issues. "Business in the Black" addresses minority issues. "Health Talk Atlanta" addresses health issues.

Issues on these programs are ascertained through interviews with community leaders, representatives of charitable and civic organizations, and those individuals making a difference in our listening area. News/Talk WSB also solicits community input during its public affairs programming and via the radio station's website.

Producers for news/talk programs and for the community/public affairs programs are required to provide, in writing, details about each program topic, guests, and how listeners may obtain additional information about the issue.

The WSB-AM & WSBB-FM programming specialist compiles all data for the station's quarterly reports under the supervision of the assistant program director for WSB-AM & WSBB-FM who is responsible for the ascertainment process.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2014

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
--------------------------------	-------------	-------------	---------------

=====

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/1/13	9:00AM	2Hrs.
---------	--------	-------

THE HERMAN CAIN SHOW: Speaker Boehner and the Republicans in the House tried to reach a deal with Senate democrats. They didn't budge. While the threat of a government shutdown has created sensational media report, the impact would be barely noticeable in many other places outside of the D.C. metro area. The shutdown that really is a slowdown has become a smack down. The SIN- tactics and the rhetoric that the government has already started. Today (Tuesday) is the long-awaited kickoff of President Obama's signature health care law, when millions of Americans can start signing up for new insurance options. Yet across the country, officials are issuing warnings that despite fevered efforts, their new insurance exchanges — online markets where people can shop for health plans and see if they qualify for federal subsidies — will not be fully operational for weeks or even months.

10/1/13	9:08PM	9Min.
---------	--------	-------

THE CLARK HOWARD SHOW: You've been hearing a lot about the budget battles in Washington and the threat of a government shutdown. I want to cut through the politics and talk about what it means to your life. Should we have a government shutdown, the reality is you will wake up the next day and life goes on unless you are a federal hire directly impacted, or you're used to enjoying federal services such as our National Parks. Other than that, there will be little to no day to day change in your life. But, if we default by choice on the debts of the United States, that could lead to a recession and it would be a dumb unforced error. In the midst of all the confusion, I've heard some people pander to fear and encourage you to sell everything in stocks. No way, not any day. You've got to be in capitalism for the long haul. You can't predict which way things will go and ultimately, capitalists will adjust to whatever market conditions are. Unfortunately, nobody is talking about that central question in either of the main political parties. But my allegiance is to the United States of America and to my listeners; not to any political party. So I will keep talking about it.

10/2/13	9:00AM	1Hr.
---------	--------	------

THE HERMAN CAINSHOW: How the government shutdown will play out is still very uncertain. But the U.S. economy has faced shutdowns before. If the standoff persists, year-end gross domestic product growth is at risk because the shutdown started on the very first day of the fourth quarter. Looking at the 1995-96 experience, a shutdown lasting a few weeks will be a drag on growth. Nondefense federal spending in the fourth quarter of 1995 sliced about 0.4 percentage point from that quarter's GDP growth. According to Moody's Analytics, the economic damage from the first federal government shutdown since 1996 will be modest at first, because the appropriations gap does not affect mandatory spending or essential services, which make up as much as three-quarters of all government spending. A shutdown of three or four days would reduce fourth quarter growth by 0.2 percentage points.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2014

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/6/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: ISIS CRISIS - ISIS on Friday released a new internet video showing the beheading of 47-year-old British hostage Alan Henning. The parents of an Indiana man threatened with beheading by the Islamic State group are pleading with his captors to free him, saying in a video statement Saturday that their son has devoted his life to humanitarian work and aiding Syria's war refugees.

10/7/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: WHITE HOUSE - "Meet the Press" host Chuck Todd said the Obama administration has a "trust deficit" with the American people that is making it hard to convince the public not to worry about an Ebola outbreak on U.S. soil. While discussing the issue with White House senior adviser Dan Pfeiffer on Sunday, Todd ran through a laundry list of issues that have created that trust deficit over the past 18 months: A graphic labeled "Trust in Government?" ticked off seven different scandals and failures.

10/16/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: NUNN NONE - Georgia Democrat Michelle Nunn dodged the question many of her own party have been avoiding lately: "Did you vote for Barack Obama?" America Rising approached Nunn during a campaign stop in Atlanta and asked her the question. Nunn stared ahead and smiled as if a question had not been asked.

10/17/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: NUNN NONE - Democratic Georgia Senate candidate Michelle Nunn refused to say Wednesday whether or not she voted for President Barack Obama. But records reveal that her father donated to the president.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/22/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: - Georgia Democrats are using the police shooting of Michael Brown to help turn out the vote.

Fliers from state Democrats obtained by The Atlanta Journal-Constitution reference Brown's death and feature a picture of two young African-American girls holding signs that read "Don't shoot."

Brown, who was black, was shot by Darren Wilson, a white Ferguson, Mo. police officer

They're doing something similar in NC

10/23/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: Michelle Nunn, the Democratic candidate running for the open Senate seat in Georgia, has a razor thin lead against Republican David Perdue with less than two weeks until Election Day, a new poll has found.

According to a poll by SurveyUSA conducted Oct. 17-20 of 606 voters, 46 percent of Georgians are backing Nunn compared to 44 percent for Perdue, well within the poll's 4.1 percent margin of error. Last night Herman spoke at an event for David Perdue...

Nathan Deal coming up at 9:35 to talk about the success of his criminal justice reforms in GA

10/24/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: – President Obama took it upon himself to support Georgia Democratic Senate candidate Michelle Nunn this week in an interview with an Atlanta radio station geared towards a black audience.

11/3/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: Nate Silver - Statistician and political analyst Nate Silver has his prediction of who will control the Senate after Tuesday's election "The polls are clearer now that the GOP will probably win the Senate. We can bet 73,74% chance right now."

Obama - Out on the campaign trail urging the party faithful not to give up "Despite unyielding opposition, there are workers right now who have jobs that didn't have them before, there are families who have health insurance who didn't have them before, there are students who are going to college who couldn't afford it before, there are troops home from Iraq and Afghanistan with their families who weren't home before..."

9 Facts Obama isn't telling you, and that democrats avoid...

GEORGIA - The latest NBC News/Marist Poll has Republican David Purdue leading Democrat Michelle Nunn by 4 percentage points.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/4/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: GEORGIA/LOUISIANA - Democrats and the media have been making much of the fact that Democrat Senate candidate Michelle Nunn has a real chance to win Georgia, but the truth is that she has failed to post any kind of lead in 7 of the last 7 polls. Other than a tie in one poll, Nunn's Republican challenger, David Perdue, has not only led in every poll, but his lead has widened to 3 or 4 points.

11/5/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: Political roundtable with Scott Slade, Neal Boortz, Jamie Dupree, Bill Crane and Herman Cain.

11/6/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: NO RACISM - South Carolina voters sent Republican Tim Scott back to the U.S. Senate, making him the first black candidate to win a statewide race since just after the Civil War. Po

In the State of Utah, Republican Mia Love defeated Democrat Doug Owens by a 50 percent – 47 percent margin in the state's 4th congressional district, with 100% of precincts reporting. Love, who is of Haitian descent, made history by becoming the first black Republican woman to win a seat in Congress.

11/7/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: GOP SOLUTIONS - Speaker John Boehner (R-Ohio) and Senate Minority Leader Mitch McConnell (R-Ky.) laid out their agenda in an op-ed on Wednesday, calling for action on House-passed jobs bills and promising to prove skeptics wrong with accomplishments in the new Congress. A day after Republicans won control of the Senate in a resounding blowout, the two Republican leaders wrote a joint op-ed in the Wall Street Journal, titled "Now We Can Get Congress Going."

They said they will "focus, first, on jobs and the economy," pointing to jobs bills that have passed the House but went nowhere in the Democratic-controlled Senate. John Boehner - Issued Obama a warning about executive action on immigration.

"I've made clear to the president that if he acts unilaterally on his own, outside of his authority, he will poison the well and there will be no chance for immigration reform moving in this congress. It's as simple as that."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/10/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: DONT DRINK THE "kool aid" - Two incoming Republican senators on Sunday laid out an aggressive agenda for themselves and the rest of the GOP-controlled Congress next year.

West Virginia GOP Sen.-elect Shelley Moore Capito told "Fox News Sunday" that her state's economy is already suffering from new EPA rules on coal. Colorado Sen.-elect Cory Gardner, another of the seven Republicans to unseat a Senate Democrat on Tuesday, told Fox News what he thinks the GOP-led agenda should include "Let's start first with putting those kinds of solutions like Keystone pipeline, like repeal the medical device tax on the president's desk. Let's show that we can do it with republicans and democrats and prove to the American people that Washginton learned its lesson. That will ultimately help republicans in 2016 when it comes to our nominee."

11/11/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: In a newly surfaced video, one of Obamacare's architects admits a "lack of transparency" helped the Obama administration and congressional Democrats pass the Affordable Care Act "If you get a law which said healthy people are going to pay in – it made explicit that people are going to pay in it would not have passed. Okay? Just like lack of transparency is a huge political advantage. And basically call it stupidity of the American voter or whatever, but basically that was really, really critical to get the thing to pass."

11/12/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: FREE STUFF FOR ILLEGALS - President Obama's 2012 program to defer deportation of young illegal immigrants greatly eased their ability to get jobs, credit cards, bank accounts, driver's licenses and even Obamacare despite their undocumented status, according to a new Harvard University report.

11/13/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: OBAMACARE - A third video has emerged in which ObamaCare consultant Jonathan Gruber attributes the passage of the healthcare law to the ignorance of American voters, "We just tax the insurance companies, they pass it on in higher prices that offsets that tax burdens we get; it ends up being the same thing. It's a very clever basic exploitation of the lack of economic understanding of the American voter."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/14/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: EVERY VOTE COUNTS! - The race to represent Arizona's 2nd Congressional District is not yet settled. More than a week after Election Day, only 133 votes separate the candidates, with Republican challenger Martha McSally edging out incumbent Democrat Ron Barber. The race may end up in a recount. There are only 200 votes left to tally, and provisional ballots are not expected to be declared valid.

11/20/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: HARRY's SENATE WISH - After years of blocking Republicans from offering amendments to key legislation, Senate Majority Leader Harry Reid (D-Nev.) said he hopes Republicans will allow amendments when they run the Senate next year.

11/21/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: AMNESTY – 2 things Obama could have done... but didn't.

President Obama announced the most sweeping changes to the United States' immigration policies in decades Thursday night, lifting the threat of deportation for millions of immigrants and setting up what will inevitably be a heated confrontation with congressional Republicans.

AMNESTY – Herman's 6 takeaways from Obama's announcement last night

1. Instead of working with Congress, he picked a "fight"
2. Distraction Politics on steroids
3. Congress can DEFUND OBAMA's LAWLESSNESS
4. Constitutional or Non-constitutional ... Yes or No
5. Blames Republicans for having to do what he did.
6. Confirms that Obama can singlehandedly set the national debate

11/24/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: Texas Sen. Ted Cruz said Sunday that President Obama refuses to accept that only Congress has the authority to establish federal immigration laws

"If the president goes forward with this. If he goes forward unilaterally defying congress elected by the people, defying the American voter, then it's incumbent on republicans in congress to use every single constitutional tool we have to defend the rule of law, to reign in a president so the president does not become an unaccountable monarch imposing his own policies in defiance of the American people."

Sen Ted Cruz (R-TX) - Has a suggestion for Mitch McConnell

"In my view, the majority leader should decline to bring to the floor of the senate any nomination, other than vital national security positions."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/25/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: FERGUSON - Chaos returned to the streets of Ferguson after a grand jury declined to indict a white police officer in the death of Michael Brown . Prosecutor Bob McCollough - Made the announcement just after 9pm Eastern last night

12/2/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: TAXES - Lawmakers are veering toward a vote this week to renew a set of expired tax breaks — putting aside a broader deal that collapsed last week under the weight of Democratic squabbling and the fight over immigration.

The House is expected to vote as early as Wednesday on short-term legislation to retroactively renew the package of corporate and individual tax breaks for one year, according to several sources familiar with the negotiations.

12/3/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: GOP BUDGET PLAN – House Speaker John Boehner on Tuesday pitched colleagues on a plan that utilizes bills from the reliably conservative Reps. Ted Yoho (R-FL) and Tom Price (R-GA), but ultimately fully funds Obama’s executive amnesty until at least March—and then will likely do so at that point in time as well.

Rep Steve King (R-IOWA) - Is willing to put up a budget fight

Rep Jim Jordan (R-OH) – Is among those who would like to see a short term continuing resolution until the new congress takes over.

Harry Reid - Signaled that he will accept what the house sends him.

12/4/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: Protestors in NY shout Hands up don't shoot and I can't breathe. Protests flared up in New York and cities across the country after a Staten Island grand jury cleared an NYPD officer of criminal wrongdoing in the chokehold case of Eric Garner. Garner is the unarmed man who died while being arrested for selling “loosey cigarettes” in the borough earlier this year.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

12/5/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: People swarmed the streets of New York and other cities for a second night to protest a grand jury's decision not to indict a white police officer in the death of an unarmed black man. The wave of protests began after no charges were brought against Officer Daniel Pantaleo for his role in a confrontation that killed Eric Garner.

12/8/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: LOUISIANA - Republican Rep. Bill Cassidy has denied Democratic Sen. Mary Landrieu of Louisiana a fourth term, calling his Senate victory "the exclamation point" on midterm elections that put Republicans in charge on Capitol Hill for President Barack Obama's last two years in office. Following Cassidy's victory, Republicans will hold 54 seats when the Senate convenes in January, nine more than they have now.

12/10/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: TORTURE REPORT - The Senate Intelligence Committee on Tuesday released a massive report seven years in the making that asserts the CIA misled the public, Congress and the White House while carrying out "enhanced interrogation" techniques that, in some cases, amounted to torture.

12/12/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: CIA Director John Brennan on Thursday delivered a lengthy and detailed defense of his agency's post-9/11 interrogation techniques, reminding the nation that agents used the tactics in pursuit of a single goal -- preventing another devastating terror attack.

"It would plunge us into a seemingly never ending war against a globally dispersed collection of terrorists with a murderous agenda."

In his first public response to a controversial report issued earlier this week by Senate Democrats, Brennan said CIA officers did what they were asked to do in the service of our nation.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

12/18/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: Under the threat of terrorist attacks from hackers and with the nation's largest multiplex chains pulling the film from its screens, Sony Pictures Entertainment took the unprecedented step of canceling the Dec. 25 release of the "The Interview."

(The CIA wants you to take him out)

The cancellation, announced Wednesday, was a startling blow to the Hollywood studio that has been shaken by hacker leaks and intimidations over the last several weeks by an anonymous group calling itself Guardians of Peace.

Sony said it was cancelling "The Interview" release "in light of the decision by the majority of our exhibitors not to show the film." The studio said it respected and shared in the exhibitors' concerns.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2014

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
--------------------------------	-------------	-------------	---------------

=====

CONSUMER / FINANCIAL / CHARITY:

10/1/14	1-3PM	2HRS
---------	-------	------

THE CLARK HOWARD SHOW: Open enrollment is almost here. I want to share new info about the best and worst health insurance plans. The November 2014 issue of Consumer Reports has rated plans in all 50 states and some clear winners emerge based on a national standard of quality. In states that have Kaiser Permanente, they came up with the highest overall score. Those states include California, Colorado, Washington D.C., Georgia, Hawaii, Maryland, Oregon and Washington state. The ratings are based on continuity of care and outcomes. Kaiser Permanente has both its detractors and its fans. When you are their customer, you go to their facilities and all their services are provided by their doctors. You pay your premium and your out-of-pocket for care is near zero. The highest rated plans overall in country were available in Massachusetts at Tufts University and Harvard University, each of which has its own plans. When you're picking a plan, you need to know that the quality varies dramatically within a state. Some plans are mediocre. The best plans do good follow through and good disease management. If you have the choice, picking from one of best plan providers is really smart. To help you do that, I suggest you check out the latest issue of Consumer Reports. I know it can be expensive to buy a single issue, so why not go to library and review the plans for free?

10/2/14	1-3PM	2HRS
---------	-------	------

THE CLARK HOWARD SHOW: Thinking about selling your smartphone to buy a newer, fancier model? You going to want to make sure you've wiped your phone clean before you send it out into the world. After all, you don't want your photos, emails, or sensitive financial info falling into the wrong hands! One of the most basic things you can do to protect your privacy is remove your SIM card and/or your micro SD card, if your phone has one. Just pop open the back of the phone and you'll find them. (Hint: They're the rectangular shapes that are much smaller than your phone's battery!) Removing those cards deals with external data storage. Beyond that, there are a few different data operations you can do to wipe your phone's internal data clean. It all depends whether you have an Android or an iPhone. DigitalTrends.com recommends a 2-step process to wipe your Android device clean. Begin by encrypting your data. Go to Settings > Security > Encrypt phone to do this. The second step involves doing a factory reset. To do that, just go to Settings > Backup & reset > Factory data reset and then tap Reset phone. For Apple users, you just have a simple 1-step process to do. Just go to Settings > General > Erase All Content and Settings > click "Erase" in the dialogue box. That's it!

CONSUMER / FINANCIAL / CHARITY:

10/3/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: I have never accepted a cellphone from any employer I've ever had. But if you have, there's a growing danger I want you to know about! Many workplaces have BYOD policies. They'll pay for your cellphone service, but you bring your own device. Here's something I didn't anticipate: The Wall Street Journal reports more and more employers who run enterprise software on your phone -- maybe something like Outlook email -- are contracting with software services that can go in remotely and wipe your phone if you're fired! That's a 100% clean erase of every last photo of your spouse, or child, or pictures of a trip you took. It's all gone. I believe this kind of taking by an employer borders on the illegal. Remember, they're only paying the bill, you paid for the device. Your pics are your pics. Your apps are your apps. Many of these security wipes happen if there's a problem with the internal security that pops up at an employer. Then they'll go in and automatically wipe out everybody's device. So what can you do about it? You need to back up your stuff. If you're an Apple person, you back up through the iCloud. With Android, you can use Google Plus, DropBox, or Box, or any of a number of other free cloud storage services where you can store the things that matter to you. If you're an Android person, make sure you back up all your apps and contacts with Google. Because you don't want to have to recreate that stuff in the event your phone does get wiped out! And employers, you need to find a better way to do this, because what many of you are doing is flat-out wrong!

10/6/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Many states ban the use of a cellphone when you're driving. They want you to do your calls and texts hands free. But it turns out those hands free laws could be more trouble than they're worth. New studies from AAA and the University of Utah find that it can be more dangerous and distracting to use a hands-free system built into a car than to make a call holding your phone by dialing and talking. Two of the most dangerous things of all were found to be Apple's Siri and Chevrolet's MyLink system, according to the study. Of course, the reality is that when you're driving, anything other than paying attention to the road is distracting! My car has Bluetooth built into it. I can say, "Call so and so," and it will do that. But the real distraction is where my mind is at when I am on a call. Sometimes I don't remember how I got from point A to B because I'm so into engaged in that call. True confession: I have even driven past my exit on occasion! And I've never told anyone this, but recently I was so distracted by hands free calling that I got on the wrong freeway entrance ramp. I got on going south instead of going northbound. I realized right as I got on the ramp, so I went to the next exit and had to turn around. I'm embarrassed to admit that, but it's true! Remember, whatever text or call you're getting while you're driving, nothing can be so important that it can't wait until later. Please don't answer those texts. If you know you're tempted to, just throw your phone on the backseat when you get in.

10/7/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: One of the nation's most highly respected grocers is clamping down on extreme couponing. During the depths of the recession, extreme couponing became all the rage. It got to the point that you couldn't turn on the TV or go to the grocery store without witnessing extreme couponing. Sure, buying \$200 worth of groceries for \$6 sounds great, right? But most people don't have a part-time job's worth of spare time in which to clip coupons each week. Nor do they always want what the coupons are offering. Publix is a Southeastern grocery chain that's in 6 states. They're routinely ranked as the top pick in the American Customer Satisfaction Index. And because of the market share they command, they're very influential. Now Publix is instituting a one-two punch to fight extreme couponing. First, their new policy caps customers at 8 of the same coupon for the same item per household per shopping trip. Second, they're going to enforce the definition of a household. So you'll no longer be able to go with a spouse or a child and split up a transaction between both of you to maximize coupons.

CONSUMER / FINANCIAL / CHARITY:

10/8/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Not a day goes by that someone doesn't thank me for my service in the military, but they don't know what part of the military I'm in! I'd like to explain. Some thirteen years ago, I enlisted in my state guard in the wake of the 9/11 terrorist attacks. My state guard is an all-volunteer group known as the Georgia State Defense Force. When I first heard about this opportunity, I had no idea what or who they were. It turns out most of the work done by state guards is disaster relief. To prepare for duty, I train one weekend a month and attend an annual training retreat as well. As with all state defense forces, our missions can be in state, outside of the state, or in very rare instances, missions of mercy beyond our country's borders. The latter was the case when Haiti got hit by the brutal earthquake in 2010. In the Georgia State Defense Force, we are an all-volunteer group that happens to be highly educated; we have nurses, doctors, lawyers, IT people, and others from all walks of life serving. The average age of volunteers in the Georgia State Defense Force is 43 years old, which is double the age of those in the National Guard. In addition to Georgia, 22 other states around the country have state guards, not to speak of the National Guard. See my state defense guide to determine if your state participates. I am so glad I found out about this in the aftermath of 9/11. It's a way for me to give back to my country. The pay is priceless -- since you don't get paid -- but being able to serve my fellow citizens in times of need is wonderful.

10/9/14 1-3pm 2hrs

THE CLARK HOWARD SHOW: Shopping for any kind of insurance is a complete pain. But what if there were a way to get rate comparisons emailed to you and no unwanted phone calls from pushy agents? Too many people don't shop for insurance of all kinds because they're afraid of having to deal with pushy salespeople. Or they don't want to deal with the reality that they will die. Or they think insurance is too complicated. So they do nothing ... and leave themselves or their families unprotected. That's where a website like PolicyGenius.com comes in. With PolicyGenius.com, you do a brief registration and then you answer a questionnaire that takes about 3 or 4 minutes. Some of the questions can be pretty intrusive, but you want to answer honestly so you can get the right quotes. What kind of insurance can you get quotes for? Level term life insurance, disability insurance, renter's insurance, and even pet insurance! You can have quotes emailed to you and nobody will ever call you, unless you want them to. With disability insurance, did you know you're 3 times more likely to become disabled than die during your working lifetime? And on the subject of renter's insurance, it's among the most under-purchased products there is. Every winter, there will be these apartment fires because of space heaters and then the word comes—no one had renter's insurance. So the Red Cross has to find a place for people to live temporarily. That scenario could avoided with renter's insurance. Some landlords will require you to have renter's insurance, though that's very rare. The policy you get must have replacement value coverage for your belongings and relocation assistance should your place become uninhabitable. Don't leave yourself unprotected. The platform PolicyGenius has developed for getting quotes is really good. It's light years ahead of the insurance industry at this point. So if you know you should be protecting family and you're looking for quotes, check out this service.

CONSUMER / FINANCIAL / CHARITY:

10/10/14 1-3pm 2hrs

THE CLARK HOWARD SHOW: Rental car companies who eat you up with fees for using their transponder in states with electronic tolls are facing lawsuits. We all know more and more states have eliminated humans at toll booths and switched to an all-electronic system. But did you know the car rental companies charge you a daily fee if you go through an automated toll booth, and then they charge you a markup on each individual toll? That's led to a couple of class-action lawsuits. Hertz settled one last year and paid \$11 million to customers. Now there's another suit against Dollar Rent a Car, which is owned by Hertz. Dollar charges you a markup of \$15 per toll. It could be a 50 cent toll, but they still charge that \$15 markup! Alamo charges a \$14.75 markup per toll. As you probably know, that's just one of many fees the car rental companies charge you! This is absolute highway robbery. I travel all the time and I bought a multi-state prepaid toll card that I can take with me. You can buy these things at more and more drugstores. They're like any other prepaid card, but you use it only for tolls. Yet a number of states don't participate with such a prepaid system. I was in Florida recently and I didn't have the ability to pay a toll, so I took the GPS on my phone and selected the 'no toll roads' option. By doing that, I was able to get all around an area that's infamous for toll roads without paying one because I didn't want to get hit with huge fees by the car rental company. The last time that I went through tolls prior to that, the rental company billed me \$25 for a \$1 toll. Is that absolutely Clarkrageous or what?! The car rental agencies are violating trust with customers, making money in the short term, and they're only going to make the lawyers rich...which is even more Clarkrageous.

10/12/14 5:30AM 15MINS

PERSPECTIVES: Elaine Armstrong / Goodwill Industries- Every day, thousands of men and women face barriers that make it difficult for them to find work and earn a paycheck to support their families. Sometimes it's lack of training or education, limited job skills, or a disability. But with the support of donors and shoppers like you, we overcome those barriers. Goodwill gives people the tools they need to find a job which allows them to support themselves and their families. Donations and store purchases help.

10/12/14 5:30AM 15MINS

PERSPECTIVES: Mike Logan / Atlanta Boxer Rescue - The sixth-annual BoxerStock music festival is set for Sunday October 19 at Jim R. Miller Park in Marietta. It's an all-day and family-friendly event to benefit Atlanta Boxer Rescue, a non-profit organization that strives to rescue, rehabilitate, and re-home unwanted and abandoned Boxers within the greater Atlanta area as well as providing education to pet owners. Atlanta Boxer Rescue, Inc., is 501(c)(3) non-profit organization.

CONSUMER / FINANCIAL / CHARITY:

10/13/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: If you're an entrepreneur or run a small business, you know you have a lot to think about. Fortunately, there are a couple of free solutions that could let you put payroll and human resources on auto-pilot. Is compliance with federal regulation hampering your ability to run a small business? There's a free solution for compliance and so many other human resources issues out there that you should know about. Dealing with benefits, payroll, health insurance, and compliance issues is a hassle and a big expense for small businesses and entrepreneurs. Enter a company called Zenefits.com. This Silicon Valley startup automates all the moving parts of human resources. The free offerings are subsidized by commissions the company earns on acting as a health insurance broker to small businesses, according to The New York Times. The question is, how is the customer service? If something goes wrong, how do they deal with it? I haven't used Zenefits for my own company yet...but I'm thinking about it. The neat thing is even though Zenefits is a licensed broker for health insurance in all 50 states, you are under no obligation to buy anything from them. There are no gotchas. You can just use their HR suite of free software and nothing else from them.

10/14/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Get ready to pack your carry-on bag! There's a new airfare sale that will have you planning a winter getaway with tickets this cheap. But act fast...you have to book by midnight this Thursday, Oct. 16! This sale is set up by zones: * \$49 one-way (OW) when traveling up to around 500 miles from your home city. * \$99 OW for most locations up to 1,000 miles. * \$129-\$149 OW for travel from coast to coast. Southwest started this sale, but I'm expecting it to be widely matched by the end of the day. You can travel December 3 through December 17, 2014 and January 6 through February 11, 2015. The deals are valid every day except Fridays and Sundays. See terms and conditions for complete details. You can either go directly to Southwest's website to find these fares, or try a multi-airline search at Kayak.com or Hipmunk.com to pull in matching fares from other airlines. (Southwest won't allow its fares to be listed on multi-airline search engines.) This winter sale is particularly exciting for skiers like me. If you're a skier, you probably know some of the best deals, shortest lift lines, and best lift ticket specials are in January right after the new year and into early February -- except around the MLK holiday weekend. Of course, if you're not a skier, a winter airfare sale like this still allows you to take advantage of other great leisure travel: Visiting Disney parks or really any theme parks, taking a cruise, or visiting any sun in the fun spot.

10/15/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Imagine being able to zoom around traffic clogs on the sidewalk so you can get to your destination faster. In what seems like news of the weird, there's a new invention that allows people to strap electric skates to their feet to get around. Branded as Rocket Skates, these things can go 12 miles per hour, which is just slightly below the legal limit of motorized vehicles on sidewalks in most places. Rocket Skates attach to your shoes and almost look like reverse mini-tricycles, with two wheels in front and one in the back. The pricing for an entry level pair starts at \$419 and gives you 45 minutes of ride time. More expensive models offer longer ride times before they have to be recharged. Rocket Skates actually fit nicely with the Millennial demo who may not want a license and want to live in walkable areas. A third or more of people under age 30 have no driver's license right now, if you believe the stats.

CONSUMER / FINANCIAL / CHARITY:

10/16/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Do you like outlet shopping? What you think is a deal may be no deal at all because of a secret that the outlets keep closely guarded. Outlet centers had their origins in rural mill towns. They were typically attached to factories and were a dumping ground for irregulars, factory seconds, and unsold inventory from manufacturers. Then in their next incarnation, they moved closer to mid-sized and bigger cities. Though they were always careful to stay 50 miles or more away from the city core. Yet the outlet business model has become so key to retailing that now outlet centers are often in the suburbs. They're no longer in the exurbs 50 miles away. When I was a young man, I had to wear a suit with a dress shirt and tie to work. (Now I would never be caught dead in that at work!) So I would go to factory outlets and buy factory second shirts for \$2 and irregulars for \$6. The factory seconds would have these huge mis-stitches. So if I had a meeting, I had to wear my jacket all day to cover my \$2 shirt! The greatest finds were when big production runs were done for a retailer and that retailer went bust or declined delivery or went on credit watch. Today, outlets are just regular versions of retail stores by another name. They can be high end like Saks Fifth Avenue or Coach or another brand name department store. Or they can be brand names like Nike or Gap. But here's what you need to know: The percent of merchandise in today's outlet stores that are irregulars or factory seconds is around 1% to 5%. What's there is stuff being specifically made for outlet stores. The goods are designed for outlets only using inferior stitching and subpar material. You'll almost never find what's being sold in the outlet store in the traditional retail store. It may look the same, but it's not. So it is an experience going to these places, but they're not a place to save money. Think of them as a place to get aspirational fashion. Nothing more, nothing less. That bag may say 'Coach' on it, but it's not the same quality of the true Coach bag you would find in the real non-outlet store. Know what you're getting and don't believe the "was/is" pricing -- "was \$200/is \$18" or whatever it may be. That's just retail theater!

10/17/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: I have the Moto 360, the new Google watch. Now, I am not exactly anybody you would consider to be fashionable. But I get compliments on this watch all the time! The Moto 360 is an attractive smartwatch. It is Google's answer to the new Apple Watch, whenever that comes out. But this is cheaper at \$249. With the voice commands, I can say, "OK Google, I want to go to Costco," and the watch will come back and give me a choice of nearby Costcos. When I select one, it will take me step by step on my watch to that Costco. Not that I need to know where the nearest Costco is! With the wellness functions, it will keep track of your steps and your heart rate with a built-in pedometer and heart rate monitor. Like most traditional watches, it also has a stopwatch and alarms. But the Moto 360 can help with all kinds of other inquiries too. For example, I was booking a hotel for an anniversary trip and I needed to know the conversion of British pounds to U.S. dollars. Bam! Right there, I had it on my wrist! So who in the world needs a watch to do those things when I already have my Android phone? That is a very valid question. I have a phablet, so my phone is ginormous. It's so much easier to leave my phone in my pocket and if somebody calls, I can look at my watch and see who is calling. Or I can look at the watch and read my emails. It is a very good companion to my phone. But note this well: It is still a little buggy. I tried before the Pebble and the Pebble Steel before the Moto 360. This one so far is easier to use than the Pebbles, but the Pebbles had much better battery life. As I said when I reviewed the Pebbles, don't be an early adopter like me. Smart watches are going to be good to have, but give them some time before you jump in.

CONSUMER / FINANCIAL / CHARITY:

10/21/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: There's a little used benefit most employers offer called a flexible spending account (FSA) for health care. Not familiar with FSAs? With an FSA, you have money deducted from each paycheck that goes into a savings account. The money that's deducted is never taxed. You can put aside up to \$2,500 a year and the money in the savings account can be used for any eligible medical expense. Unfortunately, only 1 in 5 or 1 in 6 people (depending on who you are believe) who are eligible to do an FSA through their employer actually do it. But more people should, because you get to pay for medical expenses with pre-tax dollars instead of post-tax dollars. Many people are scared off by the old rules that governed FSAs. It used to be that you had to use the money you put aside in a calendar year or you would lose it. But now employers are allowed to let you carry \$500 forward year to year. Now that most of us have pretty significant deductibles, FSAs make more sense than ever. Back when we had the old "use it or lose it" rules, people used to go on a shopping bonanza buying OTC meds during the last week of the year to use up their money. But the use of your pre-tax money for un-reimbursed purchases of prescription meds was restricted in 2011. Plus, there's no more reason for that mad end of the year rush because you can now carry \$500 forward each year. Remember, having the ability to divert money tax-free is really powerful. And the higher your income, the more doing an FSA makes a great deal of sense for you.

10/21/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: A new federal report says one-third of retirees now have a mortgage. That is virtually unprecedented in American history. Historically, when people turned 65, the majority of them would have been mortgage debt-free. But that scenario is changing. Having a mortgage in retirement may or may not be a danger signal. I'm often asked by those with mortgages in their 50s if they should double down in their efforts to pay off that mortgage by retirement. As someone who hates debt, you might expect that my answer would automatically be "yes." But there is an exception to that rule: If you have 15 years or less until retirement and still have a mortgage that's longer than 15 years, *and* you have not managed to save a sufficient amount of money for retirement, it is my belief that saving for your future should be your priority. I want you to do a Roth IRA, which you can fund up to \$6,500 annually when you're over 50. Or be sure you're picking up the full match on your 401(k) at work. Many people who took out mortgages during the recent years did so when mortgage rates were very low. As a general rule of thumb, if you have a mortgage with an interest rate below 4%, paying that mortgage off by retirement is a lower priority than saving like a maniac so you have money to live on in retirement. Of course it would be better to have no mortgage. But life isn't always perfect. So if you're setting priorities and have a low interest rate, that mortgage being paid off is not the highest priority. Unless you've saved like a maniac and have massive amounts of cash for your retirement years.

CONSUMER / FINANCIAL / CHARITY:

10/22/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: According to a new study from Fidelity Investments, nearly 1 in 4 people have a loan against their 401(k) right now. There are a lot of reasons why people may choose to borrow against their 401(k). But are you ripping yourself off when you borrow from a 401(K)? When is it a good idea, and when is it not? Here are 5 reasons why you shouldn't borrow from your 401(k). 1. You're likely to reduce or stop your contributions during payback. The Fidelity study says almost half of people who do a 401(K) loan reduce how much cash they stash for retirement while they're repaying the loan. That's because they're struggling to make those payments back. And worse still, a third of people end up stopping contributions completely during their repayment time. 2. The "Hey, I'm paying myself back" rationale isn't so straightforward. When people do a 401(k) loan, they tend to justify it by saying, "Well, it's my money. I'm paying myself back." But the thing is, you pay yourself back with after-tax money that then will be taxed again when you retire! 3. If you do it once, you may do it again. Once you take out your first 401(k) loan, what are the odds you'll do another? Half. You have a 50/50 chance of this being a case of wash, rinse, and repeat, according to Fidelity. 4. The real cost is opportunity. Taking the long view, the stock market has a lot more up years than down years. So if you're not as invested in the market because you've reduced or stopped your contributions during payback, you're missing a lot of the gain that takes place over time. 5. The net effect is less for you in retirement. A 401(k) loan today means an enormous reduction in what you have to live on in retirement. So you'll either have to work more years to make up for it or live a life that could put you in near-poverty during retirement.

10/23/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Right now, renovating a home is much, much easier than it had been during the real estate bubble. So how do you pick a contractor? I recall back during the bubble how often I'd get calls from homeowners complaining they couldn't get a call back from contractors. The frenzy around housing values going up and up and up drummed up plenty of business for contractors at that time. During the bubble, I even heard of contractors who were so successful that they wouldn't even give price quotes. The price would just be whatever it would be and you'd have to be in a position to pay it when the bill came due. It's really hard when you need a repair done around your house to know who to trust and how much it should cost. Here's one possible solution: You might want to check out an online startup called Pro.com, which is active in about 20 cities. Pro.com gives you an estimate of what it should cost for various jobs. Painting a room, refacing cabinets, putting in a garbage disposal, etc. They give you prices based on your zip code, and they have a referral system for contractors. No telling if Pro.com will stand the test of time or not. But it is at least a promising possibility to get quotes and have a sense of what a particular job should cost today. Meanwhile, if you want another site to try, there's one called Thumbtack.com, which goes beyond just home repair. They've been growing fast too.

CONSUMER / FINANCIAL / CHARITY:

10/24/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Having trouble borrowing money for a personal loan at a bank? I want to talk to you about another opportunity called peer-to-peer (P2P) lending. P2P lending is a way to cut the banks out of the equation and allow people to go online to borrow and lend money directly to each other. Prosper.com is the granddaddy in the field, but LendingClub.com has been growing nicely in recent times too. Karrot.com is among the newer services in the marketplace. It's a spinoff of online business lender Kabbage.com. Here's how P2P lending works for a potential borrower: You agree to a credit check and to disclose your debt-to-income ratio. Based on that information, you're assigned what amounts to a credit risk score. Taking that score into account, you're assigned a letter grade and APR befitting the credit risk you pose to potential lenders on these kinds of sites. If you don't put a high enough interest rate based on your profile, most lenders probably won't touch you. That's one way they limit their risk. But lenders also protect their interests in P2P lending by buying little tiny slices and dices of multiple loans, instead of pouring all their dough into one big loan. That way if any given borrower defaults, a lender only loses a fraction of his or her money, not the whole amount. Be aware that you may have to pay an origination fee of 1%.

10/27/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Is dry cleaning your clothes getting too expensive for you? Procter & Gamble has an alternative that might fill a niche in the marketplace. Every time there's a new and improved way to dry clean clothes, there's a lot of media interest. In my TV work, we always test these things out because they make for great visual stories. I remember long ago, we tested a washable men's suit that was popular in Europe. We soiled the suit and washed it in a washing machine. Guess what? It worked. The suit came out looking great and was wrinkle-free, just as the product advertised. But that one never really caught on here in America because so few of us wear suits on a daily basis. P&G is now rolling out a new \$500 machine called the Swash. The Swash "uses gel-filled pods to help neutralize odors, remove wrinkles and restore a garment's fit," according to The Wall Street Journal. (I expect the price tag on the unit to come down over time.) The pods cost \$6.99 for a 12-pack and they are single-use only. The puts the cost of "swashing" your suit or blouse at around 50 cents (after you buy the unit). For those who wear clothes that have to be dry cleaned and spend a fortune, this could ultimately be a big savings. Best of all "swashing" only takes 10 minutes! "It's like a microwave for your clothes," says Mike Grieff, P&G's research and development director for new business creation and innovation. "You can't use a microwave to cook Thanksgiving dinner, right? But there's a lot of fantastic things you can do in the microwave relative to the stove or the oven." The Swash unit is about 4 feet tall. Yet despite the size, P&G found people didn't want this thing with their washer and dryer. So it's been designed to fit in a closet off the master bedroom or in the bathroom. People want this where their clothes are kept.

CONSUMER / FINANCIAL / CHARITY:

10/28/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Looking for the best mattress for your money? To cut through the clutter of advertising you'll see out there, the November 2014 issue of Consumer Reports has a look at the best mattresses and mattress retailers. The magazine broke out their findings by category: Traditional innerspring, memoryfoam, and adjustable air. In each category, Consumer Reports recommended a best buy. For innerspring, the best buy choice went to The Original Mattress Factory's Orthopedic Luxury Firm mattress (\$540). The memoryfoam caterogy was dominated by the Novaform Memory Foam Collection Serafina 14" (available at Costco for \$650). In the adjustable air category, there was something really telling: The \$700 Sleep Number c2 bed beat out both the \$3,000 Sleep Number i8 and the \$3,200 Tempur-Pedic Tempur-Choice Supreme. Now that's a Clark Smart buy! It's important to remember that price does not necessarily equate to satisfaction with mattresses. A more expensive mattress may not make for a better product. On the question of retailers, Consumer Reports ranked the Original Mattress Factory stores as the top choice for customer satisfaction. Costco Wholesale was a close second. The high placement for Costco may reflect their return policy on mattresses: A full money back refund without penalty and no time limit. That really makes Costco stand apart! I particularly like the warehouse clubs for mattress shopping, and I've long advised people to test the mattress right there in the store for an extended period. Bring a book or tablet to Costco or Sam's Club and get those mattresses off the displays or yank them off the walls. Then lay there for 15 minutes and see how you like the feel before you buy.

10/29/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: With open enrollment upon us, I'm getting more and more questions about paying for health care. If you buy insurance on the health care exchange or you get your health care through an employer, the deductibles are getting larger and larger. Sometimes they're huge. You may be having a scheduled procedure in an outpatient facility or maybe a minor operation. You go in with insurance, but don't be surprised if you get a call from the hospital doing some form of "pre-enrollment" with you. Only it's not really pre-enrollment. But under the guise of pre-enrollment, they are calling to figure out if you have any ability to pay the deductible your plan has. It's not unusual for someone to have a deductible of several thousand dollars. The hospital wants to know if they're going to get that deductible money. Because in most cases, they're not; people just don't have it. Listen to this from BusinessWeek: Someone in a bronze plan bought on the health care exchange may well have a \$6,000 deductible. So you might have a minor procedure that would cost in the range of what the deductible is! It's all essentially uninsured care by the medical provider. So they're going to try to get some kind of arrangement out of you to pay that money. This is where the power of the dollar speaks. If you are someone who can afford to meet the deductible, and you can afford to pay the care provider, try to negotiate a cash discount. In return for cash up-front, they may be willing to do this because they don't have to worry about the money becoming uncollectible. But your time to negotiate that is upfront, before any care is provided. Likewise, if you don't have the money, and you're facing one of these big deductibles, you should negotiating a payment plan upfront to keep yourself from being sent to collections and having your credit harmed.

CONSUMER / FINANCIAL / CHARITY:

10/30/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Have you taken a close look at your bill when you've dined out recently? There may be an added line charge...and I'm not talking about restaurants charging for tap water! Some restaurants are now adding a health care surcharge to their bills. This first started in Southern California because mid-sized chains have to provide health coverage under the Affordable Care Act (ACA). So in making what could be a political statement, or just dealing with a new expense, some restaurants are breaking it out as a separate charge. It's kind of like buying an international air ticket in coach. The actual fare may be \$200 roundtrip, but nobody pays that because everything else is an unbundled charge: Security, customs, fuel surcharges, etc. But this one is new with the restaurants adding the health insurance surcharge. The amounts will vary as a percent or a dollar amount. So I just want you to know when the price isn't the price it may be because a business is trying to pass off to you their cost for healthcare. My question is, where does this all stop? Should the cost for electricity, or the cost of rent, be passed on to you as a diner? Where does it end?

10/31/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Imagine being able to profit share with your favorite bands when they release new music. So you get new music from a beloved artist and, if it does well, a little something back. It's a win/win, right? That's the premise of a new startup called Loudfund. Based in Atlanta, Loudfund allows fans of under-the-radar kind of bands to have a direct financial stake in their favorite artists' careers. For as little as \$100, you can get in the ground floor of a promising band's career. "The terms of the campaign are decided by the artists themselves...[and] several of the artists on the startup's "beta roster" have chosen to split profits 50/50," according to The Atlanta Business Chronicle. Loudfund essentially lets a band fund and distribute their music, thereby eliminating the need for a traditional record company. My take? It's likely you'll lose all the money. But if band turns out to be a big hit, you'll be happy they sold out because you get the money! Make no mistake about it, this is high risk investing. Do it because you love music, not because you want to make a profit.

11/7/14 1-3PM 2HRS

CLARK HOWARD: Uber offers car financing for subprime borrowers -Ridesharing service Uber has given a lot of people the opportunity to earn a living by operating as a driver in competition with traditional taxis for hire. But Uber needs more drivers around the country. So they now have a deal where people with bad credit or no credit can get financing on cars they can use to be Uber drivers, according to ValleyWag. Uber says they can get you in a car in hours, not days or weeks. Your reputation as an Uber driver -- and how much money you can make as a result -- depends on how clean your car is, how prompt you are, how friendly you are, etc. But here's the danger of this deal: If you quit -- or Uber quits you -- you still owe for the car. I should also mention that Uber is a controversial service. Local governments hate it because they love making money from the taxi cartel. Taxi drivers hate Uber because they paid big bucks for a medallion and then they have to compete with other groups like Uber and Lyft on an uneven playing field.

CONSUMER / FINANCIAL / CHARITY:

11/11/14 1-3PM 2HRS

CLARK HOWARD: The best credit cards for military personnel Pentagon Federal Credit Union has just launched the PenFed Defender American Express Card with no annual fee and 1.5% cash back on all purchases. If you run a balance, this card also has one of the lowest interest rates on any credit card in the United States. Here are some other important things to know about the PenFed Defender American Express Card:

- Awarded "Best Military Credit Cards 2014" by CardHub
- 1.5% cash back on every purchase
- Rewards are unlimited and cash back is automatically credited to your account every month
- Absolutely no fees
- No penalty APR
- Low rate of 8.99% APR for purchases and cash advances. Your APR will vary with the market based on the Prime Rate.
- 4.99% APR promotional balance transfer rate for 12 Months on transfers made from November 01, 2014 through December 31, 2014 with no balance transfer fee. After that, the APR for the unpaid balance and any new balance transfers will vary with the market based on the Prime Rate, and is currently 8.99%. This transaction is subject to credit approval.

11/12/14 1-3PM 2HRS

CLARK HOWARD: A new model for emergency roadside assistance

I've been a member of AAA *forever* and have a love/hate relationship with the service. Sometimes when I've needed them they've been right there for me. That's the love part. Other times, it seems they never show up. That's the hate part.

All in all, that's the randomness of being an AAA member when the chips are down and you need that roadside assistance!

Enter Urgent.ly, a new app developed by somebody who decided what works for Uber in the car for hire world can work for the world of roadside assistance. So let's say you get a flat, or your battery dies, or you run out of gas, or any of a host of other car trouble scenarios. By using this app, you can get a sense of price, location of tow trucks, reputations of drivers, and even an estimated time of arrival!

11/13/14 1-3PM 2HRS

CLARK HOWARD: Why 5-year CDs are your best bet...even for short-term money

Money Adviser says to take your money and buy 5 different 5-year CDs with it. So let's say you do that today and lock in at 1.83%. Then let's say 6 months down the road, the rates start moving up or you need some of your money right away.

The typical CD contract only calls for a 90-day interest penalty. So if you hold a CD for any length of time, the higher return on a 5-year CD should in theory compensate for the forfeit of 90 days interest. Just be careful because some banks are becoming savvy to this technique, so make sure the CDs you get only call for the standard 90-day interest penalty. Stay away from anything with a 180-day interest penalty. Do that homework upfront and this could work out nicely for you.

CONSUMER / FINANCIAL / CHARITY:

11/14/14

1-3PM

2HRS

CLARK HOWARD: Knowing about technical service bulletins (TSBs) can save you money

Thousands of TSBs are issued each year, as automakers become aware of systemic problems reported by mechanics and consumers.

You can preview both full-blown recalls and TSBs for your vehicle by make, model, and year at the Center for Auto Safety website

at AutoSafety.org and at ALLDATAdiy.com. Another good resource to know about for TSBs is SaferCar.gov.

Consumer Reports also has a write-up about so-called "secret or hidden warranties." By knowing if there's an active TSB, you can take it to the dealership and show it to them. With known issues like TSBs, very often you can get free or discounted repairs, even if you're out of the manufacturer's original warranty period. In one relatively benign example from my own life, I had an issue with a gas cap that would not open on one of my vehicles. So I went online to investigate and found that this was a widespread problem. I printed out some supporting material and went to the dealer, fully expecting some kind of pushback from them. But the dealer was happy to replace the cap for me once they pried it off.

11/17/14

1-3PM

2HRS

CLARK HOWARD: Ready for a blast of winter, Georgia? It's still fall, but it's feeling like winter and natural gas rates are on everyone's mind. Which company has the best rate for you? My monthly update on natural gas rates in Georgia can help you decide. **Here are the low-cost leaders for fixed rate natural gas plans.** There are actually 2 low-cost price leaders this month for fixed rates, according to the [Georgia Public Service Commission](#) (GA PSC). They are [True Natural Gas](#) and [Infinite Energy](#). Both have advertised rate of .539 this month. **SCANA has special natural gas rates for U.S. military** SCANA is continuing its special offer for all U.S. military. They're giving 3 cents off their advertised rate to all active, reserved, retired, disabled, and veteran U.S. military service members or their spouses/partners with valid military identification.

Current military customers who are already with SCANA can get the discounted rate without paying an exit fee. They're also offering up to \$100 in bill credits, and they will make a donation to the USO for each new customer. Call SCANA at 1-877-467-2262 for [further details about this offer](#).

Switching your natural gas company is easy and can be done over the phone or online. If you're ready to renew your contract, your current marketer may even match this month's low rates listed above.

CONSUMER / FINANCIAL / CHARITY:

11/19/14 1-3PM 2HRS

CLARK HOWARD: Be careful the next time you go to book a vacation rental property from the owner. I've uncovered a fraud that could be the tip of the iceberg on a national scandal level. **Two telltale signs of a vacation rental scam**

It's been said that sketchy English is a telltale sign of scammers over email. But the English in the emails I got was flawless. So you need more info to go on than that, though it is a tipoff. The biggest tipoff of all is a wire transfer going overseas.

Be careful when you can't pay by credit card. Wiring money is a big danger signal.

And note this well: The scammers seem to ask a fair market value for the rental properties. They're not asking for outrageously low prices, which might draw attention in a "too good to be true" kind of way.

11/20/14 1-3PM 2HRS

CLARK HOWARD: When you're out there shopping, you have more power than ever to find a bargain. The technology we have on our computers, our tablets, and our phones that allows us to comparison shop has changed the entire retail industry.

You can get many retailers to match a lower price from a competitor by pulling it up on your phone. Walmart is now doing this like they never have before in their history. But there are people out there messing it all up for the rest of us. **Walmart associates tricked into selling electronics for 25 cents on the dollar** . People are reportedly creating fake Amazon pages to show fake prices on electronics and other items. In the most heavily publicized cases, Walmart was reportedly duped into selling \$400 PlayStation 4 consoles for under \$100.

Here's how this scam has played out: The perpetrators create fake Amazon pages and show these fake listings to Walmart cashiers (and ultimately to store managers) in an attempt to con them into matching the phantom prices.

Walmart has now updated its online price match policy with the following clarification: "We will match prices from Walmart.com and 30 major online retailers, but we won't honor prices from marketplace vendors, third-party sellers, auction sites or sites requiring memberships."

It incenses me that a few people are messing up the money saving for the rest of us. If you're interested in legitimate price matching info, I've got it for you on ClarkHoward.com.

CONSUMER / FINANCIAL / CHARITY:

11/9/14 5:30AM 30MINS

PERSPECTIVES: Lt. Col. John Phillips, US Army – Retired / Author -There are an estimated 22 million Veterans today and in fact, next year the Department of Veterans Affairs projects the number of Gulf War Era vets will surpass the number of Vietnam Era vets. The men and women who serve our country with such distinction often have a difficult time making the transition to civilian life. Phillips struggled making his transition into the private sector. In Boots to Loafers – Finding Your True North he lays out a plan to make it easier for our vets to apply their skill sets to the private sector.

12/7/14 5:30AM 30MINS

PERSPECTIVES: Beth Howell the President and CEO of Atlanta Ronald McDonald House Charities -This program calls attention to another need – dollars for a new Ronald McDonald House. Consumer Advocate Clark Howard and his wife have agreed to match donations up to \$25,000. Ronald McDonald House Charities, a non-profit dedicated to providing temporary housing and support services to families with ill and injured children. Phase II of the organization's expansion is to build a 31-bedroom facility near Children's Healthcare of Atlanta at Scottish Rite.

12/8/14 1-3PM 2HRS

CLARK HOWARD: What's behind the continuing lure of Ponzi schemes? I think it's that we want to believe the path to El Dorado is easy. It's an oversimplification to say it's all just about greed; it's really that we want things to be easy, we want that one answer that creates financial freedom in our lives.

The pitch for a Ponzi can come in many guises. It could be somebody who says they have a company involved in digital interactive ads for nightclubs that was about to be sold to Microsoft. That one got actors Danny Glover and Harry Belafonte and also took down a long-running charitable organization.

A recent study from the [Financial Industry Regulatory Authority](#) found that 40% of investors can't spot the basic red flags of a fraud. Beware of these warning signs of scams. Any time you hear the phrase 'This business is going to hit big time and be sold to so and so' or 'rumor is they're going to be acquired by so and so,' you know that's a warning sign.

Ask yourself this: If they're really making those great returns they promise, why do they need me? They should have more than enough money on their own. The answer is that they don't need you, it's just a ruse.

So just because somebody is like us and has the same profession, religion or race, what really matters is the following: Is there a real business there? In many cases, it's no way, not any day.

CONSUMER / FINANCIAL / CHARITY:

12/9/14 1-3PM 2HRS

CLARK HOWARD: Why small businesses need breach insurance? We hear so much about the big companies in the news with data breaches -- Sony, Target, Home Depot -- but we don't often hear about small businesses. When big retailers like those guys suffer a data breach they also potentially suffer a loss in business. People tend to punish the retailer when there's a big breach. Yet a new [CreditCards.com](#) survey finds the younger you are as a shopper, the less bothered you are by these breaches. Females in general tend to be less bothered than these breaches by males. I'm not sure why that is...

But here's the thing: I think it's particularly important to know the retailers -- whether you're talking about Target, Home Depot, Sony, or anybody else -- are not at fault with these data breaches. The blame lies with the banks.

After all, it's the banks that have stayed stuck with 1960s era magnetic-strip technology on credit cards. That old tech is so easy for criminals the world over to breach. That's why international criminals have targeted our shores.

When [the new chip and PIN system for credit cards](#) is rolled out, that will go a long way to addressing our vulnerability as a nation.

That's the big guys. But what if you own your own business? Can you handle a breach that could wipe out your accounts? Of course not.

That's why I'm recommending that you take a look at breach insurance if you own a small business.

12/10/14 1-3PM 2HRS

CLARK HOWARD: The latest news in the marketplace involves Verizon's recent announcement that they are losing customers to the much lower cost plans available in the marketplace. Historically, Verizon has had the best reliability and network...but they've also had prices that are much higher than the rest of the industry. So now the company faces a tough choice: Will they cut prices or continue losing customers?

Meanwhile, there's some big news to tell you about with T-Mobile...T-Mobile cuts rates again. [T-Mobile](#) has a new rate plan for data hogs. Two people can get unlimited talk, text, and data with no throttling for \$100. Each additional person you add to the plan is \$40 a month.

Yet if you don't need unlimited data, there are much cheaper options. But you have to buy a real phone at a real price.

Motorola is selling the Moto G -- a very good Android with a 5-inch screen that gets great reviews -- for \$179 via both Amazon and their own site.

This is a phone you can use on AT&T, T-Mobile, Straight Talk, and any of a variety of non-contract players. Freedom Pop offers free service, but with caveats. If that's too expensive for you, here's another idea: [Freedom Pop](#) has free cellphone service. They'll give you 200 minutes, 500 texts, and 500 MB of data for absolutely free every month. (The typical person uses about 1 GB of data each month, so 500 MB is exactly half that.)

That's the good news about Freedom Pop. The bad news is the call quality on Freedom Pop is severely lacking. While the coverage seems fine, the call quality is just mediocre at best. It's a definite work in progress. But the data works very well, just as promised.

With Freedom Pop, you have to buy a phone from them in order to get this deal. Republic Wireless offers more robust service for just a few dollars more. If you want more robust service, I suggest you check out [Republic Wireless](#). For \$10 a month you get unlimited talk, text, and data that you can only use on wifi. If you want unlimited everything and the ability to flex between wifi and traditional cell service, it's \$25 a month. Both are no contract options. You must buy your phone from Republic Wireless starting at \$99. But note this well: The data on the cellular service runs at 3G speeds, which may seem slow if you're used to 4G networks. With all the price cuts in the cellphone world, if price matters to you and you have not shopped your plan in the last 90 days, odds are you're paying too much!

CONSUMER / FINANCIAL / CHARITY:

12/11/14 1-3PM 2HRS

CLARK HOWARD: Negotiate your interest rate down

So many of us who have a decent credit score are getting solicitations for new credit cards that are vastly superior to the cards we have now. Did you know you can turn that competition to your wallet's advantage and maybe not even switch credit cards?

Years ago, the credit card business was so amped up with competition that you could call up your issuer and ask for a lower interest rate if you got a competing offer. To retain you, they would often equal or even go below the competing offer. Well, that's happening again now.

But note this well: You need to have a competing offer in hand. Be sure to watch your mailbox. You shouldn't just call up out of the blue not having done your research and expect them to accommodate you.

With all the pre-approved credit card offers coming at you, you will save money if you use the marketplace to get a better deal. CreditCards.com says you have a 2 in 3 chance of this working when you call.

This is the key for people who run balances. And if you're in the 1 in 3 who get turned down, just take up the new offer. [Don't close the account](#), but do dump the company.

12/12/14 1-3PM 2HRS

CLARK HOWARD: For the first time since the real estate bubble, your ability to borrow against the value of your home is returning.

This is significant because over the last 8 years, there was almost no home equity line of credit (HELOC) activity and almost no second mortgage activity. But now we have the highest equity on homes that we've had for years in the United States. This may sound crazy to you if you're mortgaged up to your eyeballs, but the average equity in a home in the United States is 50%. So lenders want back into that game! When does a HELOC make sense and when doesn't it? This is nothing like the crazed days of everybody treating their home like an ATM, but [Equifax](#) data shows 3 bubble states in particular have seen the largest increase in home equity lending. Those states include California, Florida, and Nevada.

The reality is HELOCs can be a good standby for a rainy day. Let's say you have to replace your HVAC and you take out a HELOC that you pay off in 36 months or less. That's a good use of a HELOC.

On the other hand, using a HELOC to take short-term debt and turn it into long-term debt secured by your home is dangerous. It is tempting, but dangerous. (By the way, if you're curious about the difference between a home equity line and a home equity loan, the line has a floating interest rate and the loan has a fixed interest rate.) Remember, this is not free money. You have to pay it back and the terms of paying it back can get ugly if you stretch it too long.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2014

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
--------------------------------	-------------	-------------	---------------

=====

CRIME / SAFETY / SCAMS:

10/8/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: ISIS - The FBI is asking for the public's help identifying individuals who have traveled—or are planning to travel—overseas to engage in combat alongside terrorist organizations.

ISIS CRISIS - Islamic State fighters have reportedly moved closer to capturing the Syrian town of Kobani, near the Turkish border, in what would be the most serious setback for Kurdish forces since a campaign of U.S.-led airstrikes in Syria began last month

A UN official warned of pending "humanitarian tragedies" and pleaded desperately with the world to intervene on behalf of Kurds trapped in a Syrian city near the Turkish border, as Islamic State fighters stood on the brink of taking it.

10/15/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: ISIS CRISIS - The Obama administration said Tuesday that its strategy in battling ISIS with airstrikes was "succeeding," Even though the terrorist group has made major inroads into Kobani, while the Kurdish rebels plea to the international community for stronger weapons to help defend the Syrian border town.

WSB-AM & WSBB-FM ISSUES & PROGRAMS –4th Qtr. 2014

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
--------------------------------	-------------	-------------	---------------

=====

HEALTH / ENVIRONMENTAL / RELIGIOUS:

10/2/14	9a – noon	3 hrs.
---------	-----------	--------

HERMAN CAIN SHOW: EBOLA - Fears are rising about the possible spread of Ebola in Texas after health officials revealed that an infected patient had contact with nearly 20 people over the weekend. The patient remains in serious but stable condition at Texas Health Presbyterian Hospital Dallas while public health workers track down his family and friends.

10/3/14	9a – noon	3 hrs.
---------	-----------	--------

HERMAN CAIN SHOW: EBOLA - An American cameraman helping to cover the Ebola outbreak in Liberia for NBC News has tested positive for the virus and will be flown back to the United States for treatment. The family of Ebola patient Thomas Eric Duncan were legally quarantined Thursday after they did not comply with Dallas health officials requests that they stay home. Texas health officials said during a press conference Thursday that the family would be quarantined in their apartment unit for the next 20 days until the potential incubation period for Ebola is over. Public health officials in Texas acknowledged the possibility that someone else could contract Ebola, widening their search Thursday for 100 individuals possibly exposed to the first Ebola patient diagnosed in the U.S.

10/5/14	7AM	50MINS
---------	-----	--------

HEART TALK ATLANTA: The Immune system, or the part of the body which fights disease, is a very complex system supported by many different body organs. Many lifestyle factors, including drugs and stress cause our immune system to become suppressed. If you want to keep your immune system healthy, you have to keep your entire body healthy. This is done by changing what you put into your system.

10/10/14	9a – noon	3 hrs.
----------	-----------	--------

HERMAN CAIN SHOW: EBOLA - The director of the Centers for Disease Control and Prevention, Dr. Tom Frieden, told a top-level forum in Washington, D.C. Thursday, that the Ebola outbreak is unlike anything he's seen since the AIDS epidemic. The AIDS crisis has killed 36-million people since the 1980s. The warnings now about the Ebola cases will reach 1.4-million by the beginning of next year. Meanwhile, in a video message to the people of West Africa, President Barack Obama dispensed some Ebola advice but at the same time, the CDC is advising Americans who travel to the Ebola-stricken nations to "avoid public transportation."

HEALTH / ENVIRONMENTAL / RELIGIOUS:

10/12/14 6AM 12MINS

BUSINESS IN THE BLACK: Dr. Jessica Spencer from Emory University's Reproductive Center in Atlanta and Caroline Gold talk about the importance of genetic testing before you decide to have children. Geneticists have identified genetic markers for more than 4000 diseases caused by a mutation in a single gene. Caroline told her story of how she had inferior genetic testing and her daughter was born with a genetic disease that prevents her from walking and talking. They discuss a new first-of-its-kind at-home screening program called Jscreen.

10/12/14 7AM 50Mins.

HEALTH TALK ATLANTA: Colds and flus are not only inconvenient and uncomfortable; they can also be extremely dangerous. Unfortunately, modern medicine has little to offer in treating them. Fortunately, nature does. There are certain substances found in nature that work like an assault team against pathogenic invaders, including ginger, apple cider vinegar and garlic.

10/13/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: EBOLA – A nurse at Texas Health Presbyterian Hospital in Dallas, Texas has tested positive for Ebola after treating a Liberian man who recently died of the disease. Dr. Tom Frieden of the CDC says although the health worker had been wearing protective gear... Frieden says this breach may have exposed other health workers at the hospital. Some are criticizing the CDC director for blaming the nurse's infection on a protocol breach. Meanwhile, the condition of the NBC cameraman who contracted Ebola while covering the outbreak in West Africa has improved, hospital officials said Saturday. The 33 -year-old journalist is being treated at Nebraska Medical Center.

10/14/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: EBOLA - The head of the Centers for Disease Control and Prevention warned Monday that other U.S. hospital workers may have Ebola after a Dallas nurse tested positive for the virus, as he vowed to "double down" on training for health care workers: CDC Director Dr Tom Frieden says decades-long protocols have to change: Nina Fam, The Dallas nurse who recently became infected with the Ebola virus, as received a blood transfusion from Ebola survivor Dr. Kent Brantley. The antibodies in his blood could help Fam fight the disease. Haz-Chem crews spent the weekend decontaminating the apartment where the health worker lives. Neighbors are obviously concerned: Residents received Reverse-911 calls: Meanwhile, a liberal group called the Agenda Project is out with a new ad that shows dead bodies and blames Republican-backed budget cuts for deaths from Ebola. The ad includes a montage of Republican lawmakers saying the word "cut" before showing images of what appear to be people who died from Ebola in Africa. The ad ends with the message: "Republican cuts kill," before the final word on-screen, "vote." But National Review's Jim Geraghty reports, "The National Institutes of Health budget has doubled since 2000, allocations to the U.S. National Institute for Allergy and Infectious Diseases rose to \$4.3 billion in 2004 from \$1.8 billion in 2000..."

HEALTH / ENVIRONMENTAL / RELIGIOUS:

10/19/14 6AM 12MINS

BUSINESS IN THE BLACK: Master Percy Brown CEO of Crossland Karate talks about the Annual Obesity Health fair held at Greenbriar Mall. This fair will feature experts in healthcare, alternative diet and insurance with free health screenings. Statistics show that African Americans are at the top of the lists for Diabetes, Heart Disease and Hypertension and obesity is one of the risk factors. KISS is a media sponsor.

10/20/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: EBOLA - WE DO NOT HAVE AN EBOLA EPIDEMIC! WE DO HAVE A PRESIDENT THAT DOES NOT KNOW HOW TO HANDLE A CRISIS! Taking temperatures of people from west African flights .NOT imposing a "travel ban" on flights from West Africa. African nations DO! Appointing an "EBOLA Czar" - WHOOPIE!

EBOLA BLAME GAME – First Sheila Jackson Lee .. now Rep Barbara Lee blame budget cuts for lack of Ebola vaccine. Dr Anthony Fauci said on Meet the Press "You can't make that claim" EBOLA QUARANTINE - Over for Thomas Eric Duncan's family. The 21 day incubation period ended at midnight.

10/21/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: EBOLA – More good news.. Quarantine over for Duncan's family in Dallas – Another patient released from Emory last night. Meanwhile, the White House is unmoved by calls from vulnerable Senate Democrats to implement an Ebola travel ban, Meanwhile, Judicial Watch has learned that the Obama administration is actively formulating plans to admit Ebola-infected non-U.S. citizens into the United States for treatment. Specifically, the goal of the administration is to bring Ebola patients into the United States for treatment within the first days of diagnosis.

10/26/14 5:30AM 15MINS

PERSPECTIVES: Dr. April Speed, MD / Breast Cancer Awareness -October traditionally is Breast Cancer Awareness month. Komen Atlanta serves as a resource for those seeking opportunities for screening, treatment and support and hosts many events and programs to raise awareness and educate the community about the benefits of early detection in the fight against Breast Cancer. Dr. Speed serves on the Komen Atlanta Board of Directors.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

10/26/14 7am 50MINS

HEALTH TALK ATLANTA: It is much better to be safe than sorry and avoid genetically modified foods (GMO on a food label means “Genetically Modified Organisms”). Modifying foods is a fairly new procedure and we are not sure what the long term side effects are to the human (and animal) body. Unfortunately it has become harder to avoid, but there are still healthy options available. The rule is: If your grandmother ate it, you can eat it.

10/27/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: EBOLA - The White House is pressuring the governors of New York and New Jersey to reverse their orders imposing a quarantine on all medical workers returning from West Africa who had contacts with Ebola patients, the New York Times reported on Sunday. New York Governor Andrew Cuomo and New Jersey Governor Chris Christie made the decisions on Friday after a doctor who treated patients in Guinea came back to New York infected.

10/28/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: Nurse Amber Vinson being released from hospital
EBOLA - The Centers of Disease Control and Prevention is releasing new guidelines on Monday for healthcare workers returning from three Ebola-ravaged countries in Africa as the government grapples with how to keep the virus from spreading without locking up doctors and nurses.

10/29/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: OBAMA'S LEGACY -
President Obama is not on the ballot this fall...
I'm not on the ballot his fall. But make no mistake, these policies are on the ballot.”
A Democratic Party flyer that is making its way around Georgia warns Obama's presidency is “on the line.”
2014 - Enthusiasm in the midterm elections remains in the Republicans' favor -- but the spread has significantly narrowed, according to a new Fox News national poll. EBOLA - a top Republican congressman claims the Obama administration is exploring plans to bring non-U.S. citizens infected with Ebola to the United States for treatment.
AMNESTY LIGHT - President Obama's administration has decided to let the assisted reproductive industry sell U.S. citizenship — and access to the U.S. welfare system — to foreign parents who never even set foot in the United States
OBAMACARE – Nearly 250,000 Virginians will lose their healthcare plans on January 1st, thanks to Obamacare

HEALTH / ENVIRONMENTAL / RELIGIOUS:

11/2/14 6AM 13MINS

BUSINESS IN THE BLACK: Jean Sachs, CEO of Living Beyond Breast Cancer talks about one form of aggressive called metastatic breast cancer. She created a social media campaign for women going through it so they will have resources. Listeners can go to <http://mymbcstory.com> <http://mymbcstory.com> or #MBCStrength

11/2/14 7AM 50MINS

HEALTH TALK ATLANTA: To avoid GMOs and pesticides, avoid packaged foods such as popcorn, canned soup, beans, breakfast cereal, bottled water, juice. Packaged foods or processed foods are laden with sweeteners, salts, artificial flavors, factory-created fats, colorings, chemicals that alter texture, and preservatives. And they are often stripped of nutrients.

11/9/14 7AM 50MINS

HEALTH TALK ATLANTA: Exercise is important for a healthy lifestyle. Regular weight-bearing exercise and flexibility training are vital to being healthy and preventing disease. You don't have to look like Arnold Schwarzenegger, but maintaining good muscle tone and flexibility helps enhance your body's well-being, prevent arthritis and osteoporosis and a host of other ailments.

11/16/14 5:30AM 30MINS

PERSPECTIVES: Dr. April Speed, Medical Director, Blue Cross and Blue Shield of Georgia, and March of Dimes board member More than 15 million babies around the world are born too soon each year and more than one million die. Help the March of Dimes fight premature birth and bring more babies home healthy. In an average week in Georgia, 353 babies are born premature. That's over 18,000 babies born early every year. The March of Dimes is working to prevent preterm birth and ensure that one day, all babies are born healthy. The March of Dimes works to prevent premature birth across Georgia.

11/26/14 6AM 12MINS

BUSINESS IN THE BLACK: S. Epatha Merkerson, actress and spokesperson for American Diabetes Association talks about the new America's Diabetes Challenge which recommends everyone to have an A1C which measures your blood glucose levels over a 3 month period. This campaign wants diabetes patients to set and attain a blood glucose goal through diet and exercise and medication if needed.

11/16/14 7AM 50MINS

HEALTH TALK ATLANTA: Exercise, if done properly, has amazing benefits. Remember whenever there is pain, this is a signal to rest and listen to your body! The ultimate goal is to avoid injuries and thus not be concerned about treatment. But another important aspect of exercise is diet and nutrition. Our bodies are nothing more than thousands of chemical reactions occurring in unison. Depending on what chemicals we add to this mix will determine how our bodies will function.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

11/21/14 1-3PM 2HRS

CLARK HOWARD: Need quick medical care for an emergency? Be careful what type of facility you walk into. There's a difference big between urgent care facilities and stand-alone emergency room facilities. While the latter may have fancier equipment, an in-house lab, and more staff, it also comes with a heftier price tag. Lieber recommends being particularly careful with places that have "emergency," "ER," and maybe even "24/7" in the title. Here's my takeaway: When you go to one of these places, don't settle when they say they take your insurance. That's not good enough. You want to know before you agree to be seen what it's going to cost. On that count, I've got to hand it to CVS and Walgreens clinics for posting price lists right there on a digital board! There really is no reason why medicine has to play this game of Three-Card Monte. Know what you're getting, and know what it's going to cost. If they can't tell you, you need to find another place to go. Speaking of another place to go, Target is doing a test by teaming up with Kaiser Permanente (KP) for in-store clinics where non-Kaiser patients can be seen. KP is a full service end-to-end medical provider. So this should help people with the continuity of care issues common among those who frequent doc-in-a-boxes.

11/23/14 5:30AM 30MINS

PERSPECTIVES: Ruben Brown, Metro Atlanta Red Cross -The American Red Cross feeds, shelters and provides emotional support to victims of disasters; supplies nearly half of the nation's blood; teaches life-saving skills; provides international humanitarian aid and supports military members and their families. Brown joins us to discuss fire prevention as Atlanta experiences its first blast of cold weather and also the organization's Holiday Mail for Heroes program and opportunities for giving via the Red Cross holiday gift catalogue.

11/23/14 7AM 50MINS

HEALTH TALK ATLANTA:_If your diet consists of a plant based menu and you avoid alcohol, meat, sugar, dairy, coffee, sodas, and artificial sweeteners, and at least 60% of your diet is raw, you probably do not need a supplement. However, it is a good idea to add to your diet a whole food supplement in order to reach your Optimum Daily Allowance. Be sure your supplement has no artificial colors, additives or fillers. It should contain whole foods and nothing else.

11/23/14 6AM 14MINS

BUSINESS IN THE BLACK: Dr. Mary Dundon, Asst. Clinical Professor of Pediatrics at Vanderbilt Children's Hospital tells parents how to prepare for flu season. #1 preventive measure is the flu shot or the nasal mist. Dundon says to make sure we are paying attention when our kids have a cold or bronchitis, with fever and chills, it could be influenza. The vaccines now address four types of flu instead of just one.

11/30/14 7AM 50MINS

HEART TALK ATLANTA:_The holidays always pose a special problem for those of us who want to party, socialize, have a good time, and still avoid poisoning ourselves with all the wonderful and delicious "food" being offered everywhere we turn. Well, party participants, there is hope. We can party down with the best of them and still maintain our immune systems. Poor food choices can weaken your immune system, which can lead to days and days of misery if you get sick.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

12/1/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: FREEDOM FROM RELIGION - A local school's fund drive for a church has caught the attention of the American Humanist Association, a secular group concerned about the separation of church and state. The group is threatening legal action. The student council of Oakbrook Elementary School in Ladson is raising money and encouraging donations to Old Fort Baptist Church's food pantry. The efforts were publicized on the school's website and in fliers as supporting "Old Fort Baptist Missions."

12/7/14 6AM 10MINS

BUSINESS IN THE BLACK: Dr. Gere diZerega, Professor at the KECK School of Medicine at USC in Los Angeles, talks about his new Phase III clinical trial called STRIDE for type 1 and 2 diabetes patients who may develop foot ulcers. The medication is a topical study gel. If this medication works, it will help many with diabetic foot sore and nerve damage heal and avoid possible amputations.

12/7/14 6AM 17MINS

BUSINESS IN THE BLACK: Shimone Woodberry, tells the story of her baby sister, Tivana and her diagnosis of Diabetes and gastroparesis which is a paralysis of the stomach muscles that causes chronic abdominal pain and nausea along with an inability to digest food and liquids properly. Tivana has been denied medicaid and most times is turned away from hospitals because she doesn't have insurance.

12/7/14 7AM 50MINS

HEALTH TALK ATLANTA: Many of the foods we have held sacred and close to our hearts we now know are leading to our demise. The milk we were forced to drink back in the school cafeteria helped lead to the osteoporosis, cancer and heart disease that is now epidemic in our society. The hydrogenated oil-based cookie and cake filling we would suck out of the middle of our snacks is now found to be loaded with free radicals. These free radicals are draining the vital alkaline nutrients from our bodies making our bodies more acidic and thus a welcome environment for many diseases to prosper.

12/14/14 6AM 30MINS

BUSINESS IN THE BLACK: Chuck and Michele Cancilla, co-directors of The Academic Success Program for children with attention issues and self control or a diagnosis of ADHD. The free 8 week program focuses on improving behavior, report card grades, social development and attention deficits with the help of martial arts.

12/14/14 7AM 50MINS

HEART TALK ATLANTA: Sugar is something that is a regular part of many people's diets in almost every meal. Yet studies have shown that sugar will weaken your immune system. It is also a mild acid and when acid gets in the body, the body must neutralize it. The body uses calcium as a neutralizing agent. It is now being shown through numerous studies that most people do not need more calcium in their diets, they need less acid so that they will not keep losing the calcium that they already have.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

12/28/14 6AM 15MINS

BUSINESS IN THE BLACK: Dr. Rondrick Williamson, leading podiatrist at Georgia Podiatric Medical Association talks about how having a regular check- up can reduce amputations by up to 85% in patients with diabetes. Things to do include: Inspect feet daily; exercise, don't go barefoot, make sure shoes are properly fitted, never remove calluses, corns or warts by yourself, wear thick cotton socks.

12/28/14 7AM 50MINS

HEALTH TALK ATLANTA: As plant-based diets become more popular, the public is rapidly becoming aware of the dangers of eating animal products such a meat, dairy and eggs and their by-products. There are plenty of terrifying tales about what goes into the raising and processing of livestock and poultry. Steroids, chemicals, hormones, antibiotics and tranquilizers, commonly used in raising beef and poultry, have found their way onto dinner plates across the country.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2014

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
--------------------------------	-------------	-------------	---------------

=====

TECHNOLOGY / ARTS & ENTERTAINMENT:

	11/2/14	6AM	15MINS
--	---------	-----	--------

BUSINESS IN THE BLACK: Darryl Roberts, writer, producer & Director of "America the Beautiful 3: The Sexualization of Our Youth" and Carolyn Costin, Founder & Chief Clinical Officer of Monte' Nedo & Affiliates Eating Disorder Treatment Centers talk about society's fixation on sex from the Toddler Pageants to Ultra Violent Porn.

	10/5/14	5:30AM	30MINS
--	---------	--------	--------

PERSPECTIVES: Oji Singletary (Writer/Director) A Misguided Altruism - Creating intensely personal movies that reflect on real –life issues is important to the father and son team at Singletary Productions. The documentary A Misguided Altruism tells the story of Dr. Ozel Brazil, a mentor to Oji Singletary and many others. His mission as founder of the Los Angeles Community Outreach Program was to get more black and brown young people into college. In 2002 the government prosecuted Brazil on multiple charges of mail and student financial aid fraud. He spent four years in jail. Oji Singletary is co-executive producer of Braxton Family Values.

	10/5/14	6AM	30MINS
--	---------	-----	--------

BUSINESS IN THE BLACK: Joe Barry Carroll, retired NBA All-Star, wealth advisor, philanthropist, painter and author talks about his new book "Growing Up...In Words and Images". This memoir features Carroll's original art work with his personal stories about his life and self-discoveries. All of the proceeds from this book are donated to non-profits including the Georgia Innocence Project which helps prisoners who are in jail unjustly get out!

	11/2/14	5:30AM	30MINS
--	---------	--------	--------

PERSPECTIVES: Roger Bobb, President and CEO Bobcat Productions -Roger Bobb is the President and Founder of Atlanta based Bob-Cat Studios. Before that, he was an Executive with Tyler Perry Studios having worked on 13 Tyler Perry Films. He recently has been honored for being a pioneer in his industry. His latest work is the television movie "Girlfriends Getaway" a story he describes as "Waiting to Exhale" meets "The Hangover." As a producer in Atlanta, he is an expert on the film industry and the impact it is having on Atlanta's economy.

	10/26/14	5:30AM	15MINS
--	----------	--------	--------

PERSPECTIVES: Hank Williams, founder, Platform.Org -Platform is a non-profit focused on increasing participation by diverse groups in the thriving innovation economy by driving awareness, opportunity, and financial access. The Platform Summit takes place on campus October 24-26. It's a huge conference focused on closing the accessibility gap for minorities in technology and innovation. Given the move the city of Atlanta is making toward becoming a hub for technology or as the Mayor puts it "the silicon valley of the south," the conference couldn't come at a better time.

ART/ ENTERTAINMENT / RECREATION / ENVIRONMENTAL ISSUES:

11/30/14 5:30AM 30MINS

PERSPECTIVES: Charles M. Blow – author of Fire Shut Up in My Bones-New York Times comes to terms with his painful past telling the story of his growing up poor and black in an African American Louisiana town amid constant violence. Blow's mother was a driven woman with five sons, brass knuckles in her glove box, a job at a poultry factory and a love of learning, but even she could not protect him from the secret abuse by an older cousin – which caused Blow years of anger and self-questioning. He shows how through determination and perseverance – he studied every etiquette book and mimicked every newscaster he heard – he overcame his past to become the man he is today.

11/30/14 6am 13:00

BUSINESS IN THE BLACK: Lee Hirsch, Producer, writer of the documentary BULLY which follows five children going through a different facet of bullying. 13 million children are bullied every year by violence, mental abuse and social media.

12/18/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: Under the threat of terrorist attacks from hackers and with the nation's largest multiplex chains pulling the film from its screens, Sony Pictures Entertainment took the unprecedented step of canceling the Dec. 25 release of the "The Interview."

(The CIA wants you to take him out)

The cancellation, announced Wednesday, was a startling blow to the Hollywood studio that has been shaken by hacker leaks and intimidations over the last several weeks by an anonymous group calling itself Guardians of Peace.

Sony said it was cancelling "The Interview" release "in light of the decision by the majority of our exhibitors not to show the film." The studio said it respected and shared in the exhibitors' concerns.

12/19/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: EBONY snipes at actress Stacey Dash's popularity because of politics -

The writers at Ebony don't seem too happy that actress Stacey Dash was one of Google's Top-Trending Black Actresses of 2014. They couldn't just acknowledge her popularity like the other actresses. No, she's a conservative so she must be taken down a peg.

SONY - The U.S. investigation into the recent hacking attack at Sony Pictures Entertainment has turned up evidence that does not point to North Korea as the "sole entity" in the case, but rather, raises the possibility that Iran, China or Russia may have been involved, an intelligence source told Fox News on Thursday.

ART/ ENTERTAINMENT / RECREATION / ENVIRONMENTAL ISSUES:

12/22/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: SONY - President Obama does not consider the cyber attack on Sony Corp to be an act of war, he said in an interview, remarks apparently aimed at limiting U.S. anger over the incident which Washington blames on North Korea.

"I think it was an act of cyber vandalism it was very costly, very expensive, we take it very seriously. We will respond proportionately."

12/23/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: NORTH KOREA - North Korea's Internet is back up today after a more than nine-hour outage.

The disruption came amid an escalating war of words between the United States and North Korea over a massive cyberattack on Sony Pictures.

Washington said it would launch a proportional response to a cyber-attack on Sony Pictures, which made a comedy about North Korean leader Kim Jong-un.

12/28/14 5:30AM 30MINS

PERSPECTIVES: Carla Hall – The Chew -CARLA'S COMFORT FOODS: Favorite Dishes from Around the World offers a delicious collection of imaginative new variations on soulful favorites from one of America's favorite food personalities. Inspired by Carla's love of family suppers and international flavors, this cookbook offers a mouthwatering variety of foods from around the world together with heartfelt stories of connecting with people through food. Each section of the book offers a brief description of a foundational recipe followed by some international variations.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2014

ISSUE & DESCRIPTION **DATE** **TIME** **LENGTH**

=====

FAMILY / SELF-HELP / RELATIONSHIP:

10/26/14 6AM 30MINS

BUSINESS IN THE BLACK: Dr. Joyce Morley, Psychotherapist talks about why we stay in violent relationships. Morley discussed when to get counseling, when to leave and how to forgive the perpetrator and move on as we observe Domestic Violence Awareness Month.

12/14/14 6AM 23:00

BUSINESS IN THE BLACK: Brenetia Robinson, Our destiny Diva and Founder of Proverbial Peace Revived talks about The Blessings of your Judases. How to look at your challenges in a productive way, give thanks for them and that in the end they are for your good. Proverbs_peace.org.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2014

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
--------------------------------	-------------	-------------	---------------

=====

EMPLOYMENT / BUSINESS ISSUES:

10/9/14	9a – noon	3 hrs.
---------	-----------	--------

HERMAN CAIN SHOW: UNEMPLOYMENT #s - Slightly fewer Americans sought unemployment benefits last week, pushing the average number of applications in the past month to an eight-year low. The Labor Department says weekly applications fell 1,000 to a seasonally adjusted 287,000 in the week ended Oct. 4. That is the fourth straight week that applications have been below 300,000, a clear sign of a job market on the mend.

11/18/14	1-3PM	2HRS
----------	-------	------

CLARK HOWARD: So many people have been unemployed or underemployed over the last 7 years. At a time when it seems the doors are closed, where is the opportunity? I've talked pretty extensively in the past about the geography of opportunity. Thanks to an energy boom, the prospects for employment are rosy in the wide swath of the country from North Dakota to Texas.

But I'm not talking location, location, location right now. I'm talking about the fields that employers are in the most need of at this time.

To 10 jobs in demand right now

The American Staffing Association put out list of the top 10 jobs going unfilled.

1. Occupational therapists
2. Physical therapists
3. Truck drivers, heavy and tractor-trailer
4. Occupational therapist assistants
5. Speech-language pathologists
6. Physician assistants
7. Merchandise displayers and window trimmers
8. Physical therapist assistants
9. Nursing instructors and teachers, postsecondary
10. Computer software engineers, applications

Now, you may not have an interest in any of those fields, or you may not be happy doing any of those things. But they are the fields that are hardest to fill at this time. With some 9 million people being underemployed or unemployed in the U.S. right now, these jobs are at least worth a look on your part.

Let's look at college for a second. There are certain fields where people make the highest starting salaries with an undergraduate degree.

Here's a list of the top 20 starting salaries for 2014-15 graduates, according to Michigan State University's Recruiting Trends 2014-15 report:

1. Electrical Engineering - \$57,030
2. Computer Engineering - \$56,576
3. Mechanical Engineering - \$56,055
4. Software Design - \$54,183
5. Computer Programming - \$54,065
6. Chemical Engineering - \$53,622
7. Computer Science - \$52,237
8. Civil Engineering - \$51,622
9. Mathematics (includes applied) - \$47,952
10. Construction - \$45,591
11. Supply Chain - \$45,508
12. Finance - \$44,699
13. Accounting - \$44,525
14. Nursing - \$43,481
15. Chemistry - \$43,344
16. Human Resources - \$42,495
17. Marketing - \$41,481
18. Economics - \$41,118
19. Humanities & Liberal Arts - \$39,162
20. Agricultural Sciences - \$38,854

Education and training need to be a lifetime pursuit. Jobs morph over time. The jobs of 2030 do not exist today. You can overcome the skills gap with additional training or education.

12/11/14 9a – noon 3 hrs.

HERMAN CAIN SHOW: UNEMPLOYMENT BENEFITS - Fewer people sought U.S. unemployment benefits last week, as the continued low levels of applicants reflect growing job security. The Labor Department says weekly applications fell 3,000 to a seasonally adjusted 294,000. The four-week average, a less volatile measure, ticked up a slight 250 to 299,250.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2014

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
=====			

WOMEN / MINORITY ISSUES:

10/12/14	6am	13MINS
----------	-----	--------

BUSINESS IN THE BLACK: Rev. Albert Love, President of the Voter Empowerment Collaborative and Maynard Jackson III, President of the American Voters League, Inc. talk about the National Voter Registration Day taking place Sept. 23, 2014 at 4 high schools, a Wal-Mart and the West End Mall. In 2008, six millions Americans did not vote because they missed the registration deadline or simply didn't know how to register.

11/30/14	6AM	30MINS
----------	-----	--------

BUSINESS IN THE BLACK: Dr. Ursula Yvette Scott, educator, entrepreneur and CEO of 31st & Seventh Media talks about her book "40 & Fabulous-Forty Ways to Live Your Best Days...after 40. the interactive book discusses getting rest, preparation, Battlefield of the mind, evict the angry you, reject negativity, emotional health, don't settle and so much more. Scott is hosting a signing and book release here in Atlanta.